

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: Rivers, Mary A § Case No. 09 B 06071  
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§  
Debtor §  
§

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 02/25/2009.

2) The plan was confirmed on 05/04/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/27/2012 and 11/14/2011.

5) The case was converted on 02/15/2012.

6) Number of months from filing or conversion to last payment: 33.

7) Number of months case was pending: 36.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$4,795.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$30,495.62
Less amount refunded to debtor	\$0

**NET RECEIPTS:**

\$30,495.62
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,471.00
Court Costs	\$0
Trustee Expenses & Compensation	\$1,765.74
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$5,236.74

Attorney fees paid and disclosed by debtor	\$99.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Cook County Treasurer	Secured	\$0	NA	NA	\$0	\$0
Credit Acceptance Corp	Secured	\$7,357.00	\$6,427.15	\$6,427.15	\$6,427.15	\$245.36
Overland Bond & Investment Corp	Secured	\$14,716.00	\$7,357.00	\$7,357.00	\$7,357.00	\$233.86
AIS Services	Unsecured	\$18,335.00	\$18,531.85	\$18,531.85	\$5,917.34	\$0
Allstate	Unsecured	\$480.00	NA	NA	\$0	\$0
Asset Acceptance	Unsecured	\$487.99	\$487.99	\$487.99	\$155.82	\$0
Bank Of America	Unsecured	\$29.00	NA	NA	\$0	\$0
Comcast	Unsecured	\$717.99	NA	NA	\$0	\$0
Commonwealth Edison	Unsecured	\$323.22	\$939.12	\$939.12	\$299.82	\$0
East Bay Funding	Unsecured	\$975.00	\$975.00	\$975.00	\$311.26	\$0
Ford Motor Credit Corporation	Unsecured	\$1,435.00	\$2,038.03	\$2,038.03	\$650.75	\$0
Illinois State Tollway	Unsecured	\$103.80	NA	NA	\$0	\$0
Ingalls Memorial Hospital	Unsecured	\$335.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$314.31	\$314.31	\$314.31	\$100.34	\$0
Midnight Velvet	Unsecured	\$782.00	\$782.92	\$782.92	\$249.92	\$0
Monroe & Main	Unsecured	\$387.00	\$387.76	\$387.76	\$123.78	\$0
NCO Portfolio Management	Unsecured	NA	\$433.20	\$433.20	\$138.31	\$0

(Continued)

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Nicor Gas	Unsecured	\$2,181.00	NA	NA	\$0	\$0
Overland Bond & Investment Corp	Unsecured	NA	\$7,382.00	\$7,382.00	\$2,356.58	\$0
Palisades Collection LLC	Unsecured	\$458.45	\$458.45	\$458.45	\$146.36	\$0
Portfolio Recovery Associates	Unsecured	NA	\$747.61	\$747.61	\$238.70	\$0
Portfolio Recovery Associates	Unsecured	\$590.00	\$549.96	\$549.96	\$175.59	\$0
Sprint Nextel	Unsecured	\$410.00	\$410.10	\$410.10	\$130.94	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$13,784.15	\$13,784.15	\$479.22
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	<b>\$13,784.15</b>	<b>\$13,784.15</b>	<b>\$479.22</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$34,438.30</b>	<b>\$10,995.51</b>	<b>\$0</b>

**Disbursements:**

Expenses of Administration	\$5,236.74
Disbursements to Creditors	\$25,258.88
<b>TOTAL DISBURSEMENTS:</b>	<b>\$30,495.62</b>

12) The trustee certifies that the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: February 28, 2012

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.